

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ryan Bell
 Kasie Jones
 Debtors

Case No. 19-13072-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Aug 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2019.

db/jdb
 smg #+Ryan Bell, Kasie Jones, 161 Spring St., Nazareth, PA 18064-2631
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14323311 +Access Receivables Man, 11350 McCormick Rdste 80, Hunt Valley, MD 21031-1002
 14325284 +CAB East, LLC by Ford Motor Credit Company, LLC, c/o Howard Gershman, 610 York Road, Suite,
 Jenkintown, PA 19046-2837
 14323315 +Cap1/Cabelas, Po Box 30285, Salt Lake City, UT 84130-0285
 14323318 +Clear One Advantage, 1501 S Clinton St #320, Baltimore, MD 21224-5733
 14323324 +National Credit Audit, 12770 Coit Rd Ste 100, Dallas, TX 75251-1317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 31 2019 03:07:54
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 31 2019 03:08:16 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14323312 +EDI: AMEREXPR.COM Aug 31 2019 06:53:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 14323313 EDI: BANKAMER.COM Aug 31 2019 06:53:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 14323314 +EDI: TSYS2.COM Aug 31 2019 06:53:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 14323316 EDI: CAPITALONE.COM Aug 31 2019 06:53:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 14323317 +EDI: CHASE.COM Aug 31 2019 07:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14323319 +EDI: NAVIENTFKASMDOE.COM Aug 31 2019 07:03:00 Dept Of Ed/Navient, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 14323320 +EDI: DISCOVER.COM Aug 31 2019 06:53:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14323321 EDI: NAVIENTFKASMDOE.COM Aug 31 2019 07:03:00 Dpt Ed/Nav, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 14323322 +EDI: FORD.COM Aug 31 2019 07:03:00 Ford Motor Credit Comp, Po Box Box 542000,
 Omaha, NE 68154-8000
 14323323 +E-mail/Text: bncnotices@becket-lee.com Aug 31 2019 03:07:38 Kohls/Capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 14323326 +EDI: RMSC.COM Aug 31 2019 06:53:00 Synch/Amazon, Po Box 965015, Orlando, FL 32896-5015
 14323327 +EDI: RMSC.COM Aug 31 2019 06:53:00 Synch/Sams, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 14323328 +EDI: RMSC.COM Aug 31 2019 06:53:00 Synch/Walmart, Po Box 965024, Orlando, FL 32896-5024
 14323715 +EDI: RMSC.COM Aug 31 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14323329 +EDI: WTRRN BANK.COM Aug 31 2019 06:53:00 Td Bank Usa/Targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 14323330 +EDI: TFSR.COM Aug 31 2019 06:53:00 Toyota Motor Credit, Po Box 9786,
 Cedar Rapids, IA 52409-0004

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14323325 ##+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-4

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Aug 30, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2019 at the address(es) listed below:

HOWARD GERSHMAN on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net

KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

PATRICK J. BEST on behalf of Joint Debtor Kasie Jones patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com;3956@notices.nextchapterbk.com

PATRICK J. BEST on behalf of Debtor Ryan Bell patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com;3956@notices.nextchapterbk.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Ryan Bell	Social Security number or ITIN	xxx-xx-4359
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kasie Jones	Social Security number or ITIN	xxx-xx-3283
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13072-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ryan Bell
aka Ryan B Bell

Kasie Jones

8/29/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.